

PUPILS' OUTLINES FOR HOME STUDY

IN CONNECTION WITH SCHOOL WORK

BUSINESS FORMS

By W. T. B. S. IMLAY

Price, Fifteen Cents

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MONEY

MONEY is

- a That with which purchases may be made.
- b A medium of exchange.
- c That by which we can measure values.

GOLD is recognized by the majority of civilized nations as the standard money.

In the United States a gold dollar is nine-tenths gold, one-tenth alloy.

The value of the gold in the dollar is equal to 23.22 grains of pure gold.

MONEY OF THE UNITED STATES consists of .

a GOLD COINS

- 1—One dollar equal to 23.22 grains pure gold.
- 2—Quarter-eagle \$2.50 equal to 58.05 grains pure gold.
- 3—Half-eagle \$5 equal to 116.1 grains pure gold.
- 4—Eagle \$10 equal to 232.2 grains pure gold.
- 5—Double-eagle \$20 equal to 464.4 grains pure gold.

The gold dollar has not been coined since 1890.

b SILVER COINS

- 1—Dollar equals 100 cents; contains $71\frac{1}{4}$ grains of pure silver.
- 2—Half-dollar equal to 50 cents.
- 3—Quarter-dollar equal to 25 cents.
- 4—Dime equal to ten cents.

The value of silver is not as uniform as gold and therefore the real value of silver coins changes. The stamp or credit of the United States government fixes the value of these coins, also that of nickel and bronze coins.

c NICKEL COINS

Nickel five cents.

d BRONZE COINS

One cent.

e PAPER MONEY which is guaranteed by the government.

The different kinds are

1. *National Bank Notes*, secured by United States Bonds deposited in the Treasury of the United States.

They are of the following denominations:

- | | | |
|-----------------|-------------------|-------------------------|
| a One dollar. | d Ten dollars. | g One hundred dollars. |
| b Two dollars. | e Twenty dollars. | h Five hundred dollars. |
| c Five dollars. | f Fifty dollars. | i One thousand dollars. |

2. *Gold Certificates* which represent gold bullion deposited in the Treasury of the United States.

Their denominations are:

- | | |
|-------------------------|--------------------------|
| a Twenty dollars. | e One thousand dollars. |
| b Fifty dollars. | f Five thousand dollars. |
| c One hundred dollars. | g Ten thousand dollars. |
| d Five hundred dollars. | |

3. *Silver Certificates* which represent silver bullion deposited in the Treasury of the United States.

Their denominations are the same as those of National Bank notes.

4. *Treasury Notes* of 1890.

Its denominations are

- | | | |
|-----------------|-------------------|-------------------------|
| a One dollar. | d Ten dollars. | g One hundred dollars. |
| b Two dollars. | e Twenty dollars. | h One thousand dollars. |
| c Five dollars. | f Fifty dollars. | |

5. *United States Notes* (green backs).

Their denominations are the same as those of National Bank notes, with the addition of

- a Five thousand dollars;
- b Ten thousand dollars.

6. *Emergency Fund*. By a recent Act of Congress there was created a fund of \$500,000,000 which the Treasury of the United States was authorized to loan to the National Banks for circulating purposes, provided there was great need of the money in the sections of country in which the banks asking the loan were located.

The banks desiring to avail themselves of this fund must deposit with the United States Treasurer government bonds or other good securities approved by the Treasurer, when the government would loan 75 per cent. of the value of these securities in bills for circulation. The bills in appearance, are somewhat similar to green backs.

LEGAL TENDER.

Is that form of money which must be accepted in payment of debts.

The following kinds of money are recognized in the United States as legal tender.

- a GOLD COIN;
- b SILVER DOLLARS;
- c SILVER COIN to the amount of \$10;
- d NICKEL AND BRONZE COINS to the amount of twenty-five cents;
- e UNITED STATES NOTES (green backs), except for duties on importations or interest on the debt of the United States.
- f TREASURY NOTES OF 1890.

The following are not legal tender:

- a *Gold Certificates*;
- b *Silver Certificates*;
- c *National Bank Notes*.

They may be used in payment of debts, but the creditor may refuse to receive them and demand legal tender money, which must be given.

CHECKS

A CHECK is a written direction by the person signing it for a bank to pay a specified sum of money to a designated person, or to his order.

TO DRAW A CHECK you must have money deposited in the bank upon which the check is drawn. Therefore

A CHECK represents money deposited in the bank upon which it is drawn.

A CHECK SHOULD SPECIFY:

- a The place where it is made;
- b The date when it is made;
- c The person in whose favor it is made;
- d The name of the bank upon which it is drawn;
- e The amount which it represents in words;
- f The amount which it represents in figures;
- g The words "Pay to the order of"; preceding the person's name; "or order" if following the person's name;
- h The name of the person drawing the check.

A CHECK MAY BE

- a *Negotiable* when it can be transferred;
- b *Non-Negotiable* when it cannot be transferred.

A CHECK DRAWN PAYABLE TO

- a *Bearer or Cash* is payable to any one presenting it.
- b *Order*, can be transferred to any one by the person in whose favor it is drawn endorsing it—that is, writing his name upon the back.

CHECKS DRAWN payable to "Cash," "Bearer," or "To the order of" are negotiable.

CHECKS which specify the person without using the words "order of," "bearer," are non-negotiable.

A negotiable check can be used by others than the person named on it. *It can be used as money.*

A non-negotiable check can not be used by any one but the person named on it. *It can not be used as money.*

No. 45.

New York City, June 8, 1908.

THE PEOPLE'S TRUST COMPANY

Borough of Brooklyn

Pay to the Order of.....Henry Hunter.....

Fifty# Dollars

\$50# Abram Warren (signature)

No. 45.

New York City, June 8, 1908.

THE PEOPLE'S TRUST COMPANY

Borough of Brooklyn

Pay to Bearer.....

Fifty# Dollars

\$50# Abram Warren.

Negotiable

Negotiable

Negotiable

No. 45.

New York City, June 8, 1908.

THE PEOPLE'S TRUST COMPANY

Borough of Brooklyn

Pay to Cash

Fifty# Dollars

\$50# Abram Warren.

Non-Negotiable

No. 45.

New York City, June 8, 1908.

THE PEOPLE'S TRUST COMPANY

Borough of Brooklyn

Pay to Henry Hunter

Fifty# Dollars

\$50# Abram Warren.

Cashier's Checks are checks issued by the cashier of a bank for a person who has deposited money at that bank.

They are used in payment of accounts when personal checks might not be accepted.

AMERICAN EXPRESS COMPANY'S TRAVELERS CHEQUES

AMERICAN EXPRESS COMPANY.
ESTABLISHED 1845.

GENERAL OFFICE: 65 BROADWAY, NEW YORK.

OFFICES IN EUROPE:
London, 13 Waterloo Place. Paris, 11 Rue de la Paix.
Liverpool, 10 James Street. Hamburg, 3 Postenplatz.
Glasgow, 20 Queen Street. Bremen, 139 Am Wall.
Amsterdam, 1 Oude Veer Straat. Cologne, 17 Piazza Marziale.

PRINCIPAL BANKERS:
NATIONAL PROVINCIAL BANK OF ENGLAND, LONDON.
COMPTON NATIONAL DES COMPTES, PARIS.
CREDIT LYONNAIS, LYON.
CREDIT COMMERCIAL DE FRANCE, PARIS.
ROYAL BANK OF SCOTLAND, EDINBURGH.
NATIONAL BANK OF SCOTLAND, EDINBURGH.
BANK OF IRELAND, DUBLIN.
DEUTSCHE BANKING COMPANY, BERLIN.
MUNSTER & LENSTER BANK, DUBLIN.
SKANDINAVISKE KREDIT AKTIESELSKABET, STOCKHOLM.
DEN DANSKE LANDSKABSBANK, COPENHAGEN.
CHRISTIANIA BANK OG KREDITRESE, CHRISTIANIA.
AMSTERDAMSE BANK, AMSTERDAM.
BAVARISCHE VEREINSBANK, MUNICH.
ANGLO-AUSTRIAN BANK, VIENNA.

WHEN COUNTS SIGNED BELOW WITH
SIGNATURE

6252499

London July 11th 1908

MINIATURE FAC-SIMILE NOT GOOD

AT ITS PAYING AGENCIES

Will pay to the Order of *Travelers Hotel* \$20.00

IN UNITED STATES AND CANADA

ENGLAND	FRANCE	GERMANY	ITALY	NORWAY	HOLLAND	AUSTRIA	RUSSIA	OTHER COUNTRIES
102 50	85 50	102 50	73 39	49 08	98 00	38 46		

COUNTERSIGNED (SEE SIGNATURE ABOVE)

THIS CHEQUE SHOWS THE EXACT AMOUNT OF MONEY WHICH WAS PAID IN FULL BY ITS BEARER IN THE COUNTRY SPECIALLY DESIGNATED HEREON. SUCH PAYMENT WILL BE GOOD IN FULL TO THE COUNTRY & CREDIT OF THE BEARER. THE COUNTRY OF PAYMENT WILL BE GOOD IN FULL TO THE COUNTRY & CREDIT OF THE BEARER. THE COUNTRY OF PAYMENT WILL BE GOOD IN FULL TO THE COUNTRY & CREDIT OF THE BEARER.

ENGLISH CASHES IN EUROPE WILL BE RECEIVED ONLY AT THE COMPANY'S OFFICES AND BANKERS IN EUROPE.

ISSUE OF 1908

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TREASURER

American Express Company's Travelers Cheques can be used by a person in traveling as they are accepted in nearly all parts of the world in payment of bills and may be cashed at nearly all banks.

Advantages:

- a They are ready money.
- b Their denominations are such that they can be used on all occasions—being \$10, \$20, \$50, \$100 and \$200.
- c They save time and annoyance as they will be accepted in payment of bills when the person presenting it signs it in presence of the person to whom he pays it.
- d It is a protection against loss of money because it cannot be used unless the signature of the person signing it agrees with the signature already on the check.

ENDORISING A CHECK.

ENDORISING A CHECK consists in writing the name of a person across the back. The endorsement should be written near the top or left side of the check.

ENDORSEMENTS may be

- a *In blank* when the name only is written on the back. It is then payable to bearer;
- b *Restricted*, when the words "Pay to" are written before the name of the person to whom it is given;
- c *Unrestricted*, when the words "Pay to order of" are written in connection with the name of the person to whom it is given;
- d *May simply give ownership*. Then use the words "Without recourse."
- e *For collection or deposit*. Then write the words "For collection" or "For deposit" and sign your name.

The check must be endorsed by the person in whose favor it is drawn.

There may be successive endorsements on a check.

Unless the words "Without recourse" are written before each signature the endorsers guarantee the check and can be held for its payment.

If a person other than the person in whose favor it is made writes his name on the back of a check he guarantees the payment of the check.

A check is legally payable at the bank upon which it is drawn and in banking hours.

The usual hours are from 10 A. M. until 3 P. M., although some banks open at 9 A. M.

Where Saturday is observed as a half holiday the banking hours are from 9 or 10 A. M. until 12 M.

EXAMPLES OF ENDORSEMENT.

- a Henry A. Jones & Co.
Samuel Smith (Blank endorsement.)
- b Pay to Henry A. Jones & Co.
Samuel Smith. (Restricted endorsement.)
- c Pay to Henry A. Jones & Co., or order.
Samuel Smith.
or
Pay to order of Henry A. Jones & Co.
Samuel Smith.

d Without recourse.

Samuel Smith.

or

Pay to Henry A. Jones & Co., without recourse.

Samuel Smith.

or

Pay to order of Henry A. Jones & Co., without recourse.

Samuel Smith.

(Qualified endorsement, simply transferring ownership. Indorser not liable.)

e Pay to People's Bank, New York, for collection.

Samuel Smith. (Endorsement for collection.)

or

f Pay to People's Bank, New York, for deposit.

Samuel Smith. (Endorsement for deposit.)

CERTIFYING A CHECK.

If a person presents a check and asks that it be certified, and after examination the bank finds that the person who has drawn the check has to his credit the amount that the check calls for, the bank certifies it by the cashier or paying teller writing across the face of the check the words:

a Certified. (Giving date and signing his name.)

or

b Accepted. (Giving date and signing his name.)

By this the bank becomes responsible for the amount of the check, which is immediately charged against the account of the person who made out the check.

EXAMPLE.

Certified check.	No. 45.	New York City, June 8, 1908.
	THE PEOPLES TRUST COMPANY	
	Pay to.....	Henry Hunter.....or order
	Fifty#	Dollars
	\$50#	Abram Warren.

Accepted
July 10, 1908
Henry James, Teller

IN MAKING OUT CHECKS care should be taken to

- a Write distinctly name of person in whose favor it is drawn;
- b Write the amount in words as far to the left as possible;
- c Draw line in space between the amount written and the printed word "Dollars";
- d Write the amount in figures as close to the dollar sign as possible;
- e Put this mark # after the amount written if there are no cents specified;
- f Have the amount in words and figures correspond;
- g Sign name in same way as signed when you opened the account;
- h Insert the date.

A check after it has been cashed is a receipt for whatever appears on its face.

NOTES

A NOTE is the written promise to pay to a person named in it, on demand or at some specified time, a designated sum of money or article mentioned in it.

A NOTE SHOULD CONTAIN

- a* Name of place where it is made;
 - b* Date when it is made;
 - c* Length of time for which it is made.
This may be
 1. On demand;
 2. Easily determined time;
 3. Specified time.
 - d* Name of person in whose favor it is made;
 - e* The amount in words;
 - f* The amount in figures;
 - g* Place where it is to be paid. If no place is mentioned then it is understood to be the place of business or residence of the maker of the note;
 - h* The words "for value received";
 - i* The signature of the one making the note.
- If the note is to draw interest it should contain the words "*with interest.*"

THE MAKER is the person signing the note.

THE PAYEE is the person in whose favor it is made.

A NEGOTIABLE NOTE is one that can be bought or sold. It should contain the words "*bearer*" or "*order of.*"

A NON-NEGOTIABLE NOTE is one that cannot be bought or sold. It does not contain the words "*bearer*" or "*order of.*"

A determinable time negotiable promissory note.

\$200#

New York City, July 1, 1908.

Three months after date I promise to pay to the order of A. S. Barnes & Co.....

Two Hundred#Dollars

at the Park Bank of New York, for value received.

No. 3, Due October 1, 1908.

Henry Hunter.

Demand negotiable promissory note.

\$200#

New York City, July 1, 1908.

On demand I promise to pay to the order of A. S. Barnes & Co.....

Two Hundred#Dollars

at the Park Bank of New York, for value received.

No. 3, Due.....

Henry Hunter.

A specified time negotiable promissory note.

\$200# New York City, July 1, 1908.
On November 1st, after date, I promise to pay to the order of A. S. Barnes & Co.
Two Hundred#Dollars
at the Park Bank of New York, for value received.
No. 3, Due November 1, 1908. Henry Hunter.

Non-Negotiable determinable time note.

\$200# New York City, July 1, 1908.
Three months after date I promise to pay to A. S. Barnes & Co.....
Two Hundred#Dollars
at the Park Bank of New York, for value received.
Henry Hunter.

Adeterminable time negotiable promissory note with interest.

(Note the difference between the negotiable and non-negotiable notes. Change the two negotiable to non-negotiable notes.)
\$200# New York City, July 1, 1908.
Three months after date I promise to pay to the order of A. S. Barnes & Co.
Two Hundred#Dollars
with interest, at the Park Bank of New York, for value received.
Henry Hunter.

A NOTE IS DUE and payable at the time mentioned in it, except that in the States of

South Carolina	Missouri	Nevada
Alabama	Indiana	Alaska
Mississippi	Michigan	Kansas and
Texas	South Dakota	New Mexico
Arkansas	Nebraska	Wyoming

three days after the date mentioned in the note are allowed.
These days are called "days of grace."

DATE OF MATURITY is the date upon which it falls due. If this should fall on

- a Saturday, if it is a half holiday,
- b Sunday, or any
- c Legal Holiday, it becomes due on the first day thereafter.

If Sunday is a legal holiday and the holiday is observed on Monday, the note would fall due on Tuesday.

If Friday is a legal holiday and Saturday a half holiday it would come due on Monday.

A **LEGAL HOLIDAY** is a holiday established by law.

The principal legal holidays are:

a **JANUARY 1, NEW YEAR'S DAY**, except in

- | | |
|------------------|-----------------|
| 1. New Hampshire | 3. Rhode Island |
| 2. Massachusetts | 4. Kentucky |
| 5. Mississippi. | |

b **FEBRUARY 12, LINCOLN'S BIRTHDAY**, observed in

- | | | |
|---------------|--------------|--------------|
| Massachusetts | Pennsylvania | North Dakota |
| Connecticut | Illinois | Washington |
| New York | Minnesota | Wyoming |
| New Jersey | | |

c **FEBRUARY 22. WASHINGTON'S BIRTHDAY**, observed in all States except
Iowa Mississippi

d **MAY 30, DECORATION DAY**, observed in all States except

- | | | |
|-------------------|----------------|----------------|
| 1. Virginia | 6. Florida | 11. Arkansas |
| 2. West Virginia | 7. Alabama | 12. New Mexico |
| 3. North Carolina | 8. Mississippi | 13. Idaho |
| 4. South Carolina | 9. Louisiana | 14. Nevada |
| 5. Georgia | 10. Texas | |

MEMORIAL DAY is observed as a legal holiday in most of the above-named States, but the date varies.

c **JULY 4, INDEPENDENCE DAY** in nearly all states.

f **LABOR DAY** (date varies, usually first Monday in September), observed in all States except

- | | |
|------------------|----------------------------------|
| 1. Vermont | 5. Louisiana, except New Orleans |
| 2. West Virginia | 6. North Dakota |
| 3. Mississippi | 7. Kentucky |
| 4. Arkansas | 8. Nevada |

g **THANKSGIVING** in nearly all States.

h **DECEMBER 25, CHRISTMAS** in nearly all States.

There are no National holidays.

A **JOINT NOTE** is one made by two or more persons who jointly promise to pay the amount named in the note.

A **JOINT AND SEVERAL NOTE** is one where the persons making and signing the note promise jointly and severally to pay it.

EXAMPLES.

A joint negotiable
promissory note.

\$200#

New York City, July 1, 1908.

Three months after date we jointly promise to pay to the order of A. S. Barnes
& Co., Two Hundred#.....Dollars
at the Park Bank of New York, for value received.

Abram Warren.

Henry Hunter.

A joint and several
negotiable promissory note.

\$200#

New York City, July 1, 1908.

Three months after date we jointly and severally promise to pay to the order of
A. S. Barnes & Co., Two Hundred#.....Dollars
at the Park Bank of New York, for value received.

Abram Warren.

Henry Hunter.

A "DEMAND" OR "SIGHT" NOTE is payable when it is presented.

A "TIME" NOTE must contain the statement of a time that can be definitely fixed
or easily determined.

A CHECK is a sight note.

A DRAFT is a written order made by one person directing another to pay to a
third person a designated sum of money.

Drafts may be either "*time*" or "*sight*."

To be of value they must be accepted by the person who is directed to pay
the money to the third party.

The words "*accepted*," with the date and person's signature are written across
the face of the draft.

They then become the same as "*sight*" or "*time*" notes.

Drafts are used to collect money.

EXAMPLES.

\$50 26/100

Albany, N. Y., July 6. 1908.

At sight, pay to the order of

PEOPLES TRUST COMPANY.

Brooklyn, N. Y.

Fifty and 26/100.....Dollars

value received, and charge to the account of Henry Smith.

To Arthur Patterson,
15 Albany St.,
Brooklyn, N. Y.Henry Smith
Signature

\$50 26/100

Albany, N. Y., July 6. 1908.

Thirty days after date pay to the order of

PEOPLES TRUST COMPANY.

Brooklyn, N. Y.

Fifty and 26/100.....Dollars

value received, and charge to the account of Henry Smith.

To Arthur Patterson,
15 Albany St.,
Brooklyn, N. Y.Henry Smith
Signature

Henry Smith directs Arthur Patterson to pay to People's Trust Co., Brooklyn, N. Y., \$50 26/100.

Henry Smith is the maker or *drawer of the draft*.Arthur Patterson is the person upon whom the draft is drawn, or *drawee*.People's Trust Co. is the party in whose favor the draft is drawn, or *payee*.

DAYS OF GRACE are allowed only in such States as allow them on notes.

PROTEST is the formal notice sent to maker and endorser that the payment of a check or note has been demanded and refused. It is made for the purpose of holding endorsers responsible. It is done by a notary on the day the note or check is due. Mailing this notice to the persons whose names appear on the check or note is considered notice of protest.

A note that is payable at a bank *must be presented for payment* AT THE TIME it becomes due, else payment will be refused, although the maker of the note may have the money on deposit in the bank.

Sight draft.

Time draft.

DISCOUNT is interest taken in advance on loans made.

NOTES OR DRAFTS MAY BE DISCOUNTED at any time before they mature or fall due

a by banks;

b by private individuals.

If a note is discounted there must be some security given. The security must be stocks, bonds or mortgages deposited with the bank or the note must be drawn in favor of the person desiring the discount and endorsed by him.

Discounts are usually given only to depositors.

RULES FOR DISCOUNTING NOTES :

a Find interest at the legal rate from date of discount until date of maturity.

b Deduct the interest from the face of the note and the balance will be the proceeds or amount of money to be received.

ENDORSEMENTS. See Checks.

BANKS

BANKS are companies authorized by law to receive money for safe keeping. They are classified as follows:

a NATIONAL BANKS, chartered by the United States government.

They have power to

1. Receive deposits of money;
2. Make loans of money upon approved security;
3. Discount notes;
4. Charge interest upon money loaned;
5. Issue bank notes upon depositing with the Treasurer of the United States, as security, United States bonds.

b STATE BANKS are chartered by the State in which they are located.

They have power to

1. Receive deposits;
2. Make loans;
3. Discount notes;
4. Charge interest upon all loans;
5. Issue bank notes, but as there is a United States tax of 10 per cent. upon all such notes issued it is not profitable to do so.

c TRUST COMPANIES are chartered by the State in which they are located.

They have power to

1. Receive deposits;
2. Make loans;
3. Purchase notes;
4. Charge interest on all loans;
5. Act as
 1. Money agents;
 2. Trustees;
 3. Executors;
 4. Administrators, etc.

d SAVINGS BANKS are chartered by the State in which they are located.

They have power to

1. Receive money, upon which they pay interest;
2. Loan money on bond and mortgage or other approved securities.

National and State banks and Trust companies receive money subject to withdrawal at any time upon presentation of check signed by the depositor.

TO OPEN AN ACCOUNT IN A BANK OF DEPOSIT OR TRUST COMPANY.

To DEPOSIT MONEY a person must usually

- a* be introduced to the bank officers;
- b* give name;
- c* give residence;
- d* give business;
- e* give place of business;
- f* leave signature or the way in which checks will be signed.

If the bank officers are satisfied with the information
THE BANK WILL GIVE

a bank book in which are to be entered by them the amounts of money deposited and dates when the deposits are made;

b check book in which are two parts—

Stub.

Check.

Amt. of check \$.....	No.....	New York City.....190..
Date		Park Bank
To whom given.....	Pay to.....	or order
What for.....	.....	Dollars
No.....	\$.....	

The check is to be filled in and torn off at the dotted line. The stub is left in the book.

Other side of stub.

Amt. brought forward.....	\$25.00
Deposit	12.00
	<hr/>
	\$37.00
Check No. 5.....	10.00
	<hr/>
Balance on hand.....	\$27.00

This shows the amount the depositor has in the bank to his credit.

PLEASE LIST EACH CHECK SEPARATELY AND INSERT
NAME OF BANK ON WHICH DRAWN
DEPOSITED IN THE

FRANKLIN TRUST COMPANY
FOR ACCOUNT OF

c Deposit slips.

When a deposit is made this slip is to be filled out by the person making the deposit.

Bills counted and amount placed opposite word "Bills."

Gold and silver counted and amount placed opposite the words gold, silver, etc.

The amount of each check must be entered separately. Be sure each check is endorsed, otherwise they will not be accepted at the bank.

Postal money orders may be deposited the same as checks.

BROOKLYN, _____ 190 _____		
OMIT ALL DOLLAR MARKS.		
	DOLLARS	CENTS
BILLS _____		
GOLD _____		
SILVER & MINOR COINS _____		
CHECK _____		
" _____		
" _____		
" _____		
" _____		
" _____		
" _____		

Sample of deposit slip

Once each month the bank book should be taken to the bank to have it balanced. The bank will return to the depositor all the checks he has given and will enter the total amount on the page opposite that on which the deposits have been entered.

The amount drawn out will be deducted from the amount of the deposits and the balance should agree with the balance shown in the check book.

Compare all checks received with the stubs in your check book to see if all checks have been taken to bank or if any check has been altered.

TO DRAW MONEY FROM THE BANK.

Fill out check and stub in check book.

In filling out the check write the words well to the left so that no word can be placed before it. Write the figures close to the dollar sign so that no figure can be placed before them.

a Write after the words or figures the cents in this form: $\frac{34}{100}$

b Draw line to the word dollars. If there are no cents use this sign ¢ after the amount in dollars.

c *Stub*—Fill out to correspond with facts in check.

d Endorse the check by writing your name across the back of the check.

e Present it to the "Paying teller" who, if he knows you or you are identified by some person known to him or some one connected with the bank, will pay you the amount the check calls for.

IF A CHECK IS LOST OR STOLEN

Notify the bank to stop the payment of the check.

Give it

a The number of the check;

b The date;

c To whose order payable;

d Amount that is called for by the check.

A depositor may notify the bank where he deposits not to pay a certain note or check and the bank is bound to heed the request and not pay the same unless the bank itself is the creditor when it can pay itself, charging the note or check to the person who made it.

If you give a check and it is paid back to you do not destroy it, but deposit it.

You will then have the evidence of having paid it to the person intended and his endorsement shows he has received it.

A check is the best form of receipt.

TO OPEN AN ACCOUNT IN SAVINGS BANK

a Answering certain questions relative to residence, family, etc., the answers to which are recorded in a book provided for the purpose.

b The depositor's name is required in a book provided by the bank for the purpose;

Deposits of one dollar and upward may be made.

They must be in

a Current gold or silver coins;

b Bank notes.

Depositors are given a Pass Book, upon which is a number, which is the number of the account with that bank.

When a deposit is made the Pass Book must be taken so that it can be entered immediately.

When depositors desire to withdraw money and do not go themselves but send for it they make out an order in this form:

\$10.

New York, July 3, 1908.

SEAMANS BANK FOR SAVINGS.
New York.

Pay to John Henry.....or bearer
Ten Dollars
and charge account Henry Jones.
No.....

The order is sent with the pass book to the bank and if the signature corresponds with that the bank has on their books the money is paid to the *person presenting the book and the order*, no matter who he may be.

Interest is usually allowed as follows:

Semi-annually, January 1st, July 1st, or April 1st, October 1st.

Quarterly, January 1st, April 1st, July 1st, October 1st.

If the pass book is lost or stolen the bank should be immediately notified to stop all payments on the same and a request should be made for a new or duplicate book.

BANKERS are private individuals who do a banking business but do not form a corporation for this purpose. They are not under direct supervision of the State or National governments as banks are.

DIRECTING ENVELOPES

It is of the utmost importance that envelopes should be distinctly and accurately addressed with

a full name of person for whom it is intended.

b place or post-office.

c county (if not in a city).

d state or territory.

If the person lives on a *rural delivery route* the number of the route should be given.

If the person lives in a city the house number as well as street should be given.

EXAMPLE

<p>MR. JOHN J. FERGUS</p>	
<p>91 STATE STREET</p>	<p>ALBANY NEW YORK</p>

The above form is favored by the Postal Authorities.

DIFFERENT METHODS OF SENDING MONEY

Registered Letter.

- a Place money in ordinary letter;
- b See that name and address of sender as well as the one to whom letter is sent is written or printed on the envelope;
- c Pay eight cents in addition to regular postage;
- d A receipt for the letter will be given you;
- e You will receive a receipt from the person who receives the letter. This is evidence that the letter has been delivered to the person for whom it was intended.

The rule of the department is that it should only be delivered to the person to whom it is addressed or upon his written order.

Check Mailed in Ordinary Letter.

When the check is returned to bank it is

your receipt for the money paid.

Postal Money Order.

To obtain a money order

1. Ask for an application form;
2. Fill it in as below.

PURCHASER MUST SEND ORDER (ON BLUE PAPER) TO PAYEE.

Dollars

Cents

Stamp of Issuing Office.

(Form No. 6001)

No.

Fee.....cents

Space above this line is for the Postmaster's record, to be filled by him.

Application for Domestic Money Order.

Payable at

State

Amount..... Dollars..... Cents.

Sent to

.....

.....

No. and Street }

Sent by

.....

Address of sender } No. Street

3. Present it at the Money Order Department or a branch station;
4. You must present it with the money you wish to send;
5. You will be given a receipt for the money on white paper and the order itself will be on blue paper.
6. Enclose the blue paper in an envelope addressed to the person to whom you wish to send the money;
7. These orders are payable in the United States (which includes Hawaii and Porto Rico) and its possessions comprising the Canal Zone (Isthmus of Panama), Guam, the Philippines and Tutuila, Samoa; also for orders payable in Bermuda, British Guiana, British Honduras, Canada, Cuba, Newfoundland, the United States Postal Agency at Shanghai (China), the Bahama Islands, and certain other Islands in the West Indies mentioned in Register of Money Order Post Offices.

FEE....for Orders	From \$ 0.01 to \$ 2.50	..... 3 cents
	From \$ 2.51 to \$ 5.00	..... 5 cents
	From \$ 5.01 to \$ 10.00	.. .... 8 cents
	From \$10.01 to \$ 20.00	.....10 cents
	From \$20.01 to \$ 30.00	.....12 cents
	From \$30.01 to \$ 40.00	.....15 cents
	From \$40.01 to \$ 50.00	.....18 cents
	From \$50.01 to \$ 60.00	.....20 cents
	From \$60.01 to \$ 75.00	.....25 cents
	From \$75.01 to \$100.00	.....30 cents

No larger amount than \$100 can be sent in any one money order. Upon payment of the fee you receive a receipt for the money.

EXPRESS MONEY ORDERS

These are really checks by which the express company agrees to transmit and pay to the order of the person to whom you desire payment to be made. The Money Orders are payable at the offices of the principal express companies.

The person desiring to send money this way goes to the

American

Adams

United States, or

Wells Fargo & Co. Express and states what he desires to do, pays to the agent the money and receives a Money Order for the amount, signed by the agent. This money order he mails to the person to whom he wishes to pay the money.

FOREIGN POSTAL REMITTANCE BLANKS

may be used for remitting money to places abroad where there are no Banking Correspondents or where preferred to a Foreign Check.

By the use of this Blank, the actual money of the country will be delivered at the given address, to the payee direct.

An application is filled out by the remitter and handed to Express Agent.

A receipt for remittance is furnished to remitter.

The Express Company then arranges for forwarding the amount direct to payee.

Form of AMERICAN EXPRESS COMPANY Foreign Postal Remittance Blank

If you wish to send a Foreign Postal Remittance, fill in this Blank and hand with the money to any Agent of the American Express Company.

Amount of Foreign Money.....

Full name of party to whom money is to be paid:.....

No. and Street Address of such party:.....

City or Town where he lives:.....

Province or Department where he lives:.....

Country where he lives:.....

Date..... 190

(Signature of Remitter)

No. Street

Town..... State

American Express Company's Foreign Drafts and Postal Remittances are issued in the moneys of the countries named below, at charges given and at the Rate of Exchange shown opposite each country.

CHARGES.

For Amounts	Pounds Sterling or Turkish Pounds	Francs, Lire, Lei, Austrian Kronen or Finmarks	Marks or Scandinavian Kroner	Gulden	Mexican Pesos or Rubles	CHARGES
Not over	2	50	40	25	20	5 Cts
Not over	4	100	80	50	40	10 "
Not over	6	150	120	75	60	12 "
Not over	8	200	160	100	80	15 "
Not over	10	260	210	125	100	18 "
Not over	12	300	240	150	120	20 "
Not over	15	375	300	185	150	25 "
Not over	20	520	420	250	200	30 "

For Postal Remittances to Great Britain and Ireland, Germany, Norway and Sweden, add 10c. for **postage** for each remittance, and 15c. each for all other countries.

Telegraph.

Go to the telegraph office, leave the amount desired to be sent, with name and address of person to whom you wish to send it. The company gives a receipt for the amount.

The telegraph company will telegraph the fact to the company in the place where the person is and they will notify the person, who must have something to show that he is the person to whom money has been sent. It will then be paid to him.

Drafts are notes.

1. *Bank draft or "cashier's check"* is drawn by one bank upon another and will be accepted where a private check will not.

Take the money you wish to send to the cashier of the bank and ask for his check for the same. If you are a depositor no fee will be charged. If you are not a small sum is charged for making out the check.

Commercial Drafts.

Are orders or notes drawn upon an individual who owes, by a person who is owed. They direct the individual to pay to a

- a Bank;
- b Trust company, or
- c Individual mentioned in the body of the draft the sum of money named in the draft.

Drafts may be

- 1. "at sight," or "on demand," or
- 2. time.

Drafts to be of value must have the word "accepted" written across the face and be dated and signed by the person upon whom the draft is made.

(See drafts under "notes.")

BILLS

A BILL is a statement of something for which money is to be paid or for services rendered for which money is due.

A bill may be for

- a Items purchased at the same time;
- b Items purchased at different times;
- c Services rendered;
- d Services rendered and material;
- e Work done as per contract;
- f Services rendered as per contract.

A bill should contain

- a The date;
- b Name of person who owes the money, with word "*bought of*" following name;
- c Address of this person;
- d Name of person to whom money is owed;
- e Address of this person;

- f Statement of articles bought;
 - 1. Amount of each;
 - 2. Cost of one;
 - 3. Full cost of each;
- g Total amount of purchases;
- h If for services rendered, statement;
 - 1. Where;
 - 2. Character of services.
- i If articles were furnished when services were rendered, statement of
 - 1. Amount of each;
 - 2. Cost of one;
 - 3. Full cost of each article;
 - 4. Total amount due for articles furnished.
- j Whole amount of bill.

A DEBT is something owed.
A CREDIT is something paid.
A DEBTOR is one who owes.
A CREDITOR is one who is owed.
DR. is used for the word debtor.
CR. is used for the word creditor.

Henry Hunter, Dr.
To Abram Warren

Means that Henry Hunter owes Abram Warren.

New York City, June 20, 1908.

Mr. George Race,
14 Glen Place.

Bought of Abram Warren,
1715 Fulton Avenue.

=	I	lb. Butter.....		30	I	21
	7	lbs. Sugar.....	5c	35		
	14	lbs. Flour.....	4c	56		
Paid						
Abram Warren						

New York City, June 20, 1908.

Mr. Henry Hunter,
184 Vanderbilt Avenue.

Bought of Abram Warren,
1715 Fulton Avenue.

1908						
June	20	6 cakes of K. Soap.....		25		
"	20	3 lbs. Washing Soda.....		5		
"	21	2 lbs. Butter.....	30c	60		
"	22	1 lb. Coffee.....		25		
"	22	1 box Starch.....		14	\$1	29

Newark, N. J., June 1, '08.

Mr. Henry Pennington, Dr.

To Abram Warren

1908 June	1	June rent of property 551 McDonough St.	Received Payment, Abram Warren	35	00
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Brooklyn, N. Y., May 10, 1908.

William Peck,

148 Grenada Pl., Dr.

To Buchanan Bros.,
1914 Fulton St.

April	4	1 New iron hot water boiler.....	7	00		
"	4	2 Stop cocks.....	1	50		
"	4	Solder.....		20		
"	4	1 day, man and helper.....	7	60	16	30

Brooklyn, N. Y., July 1, 1908.

Joseph Stout, Dr.

To John H. Wilson, M. D.,
574 Monroe Street.

Office hours, 8 to 10 A. M.

5 to 7 P. M.

To professional services from

May 7, 1908, to date.....\$42.00

Received Payment.

Brooklyn, N. Y., July 1, 1908.

Joseph Stout,

142 Bainbridge St., Dr.

To Nils Swenson
308 President Street.

1908 June	10	To altering and repairing house at 142 Bainbridge St., as per contract			\$140	00
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Brooklyn, N. Y., June 30, 1908.

Mr. Henry Watson,

852 Park Place, Dr.

To Miss Anna Smith.

To services rendered the past month as governess.....\$25.00

Received Payment.

When a bill is paid the word "Paid" or "Received Payment" is written thereon and signed by the person *who is owed*.

If some one receives the money for him he uses the same words, signs the name of the person who is owed and places his own name underneath.

Received Payment.

Abram Warren by
J. Green.

This shows that a person by the name of J. Green received the money for Abram Warren.

A STATEMENT is a summary of different bills purchased and money paid to the date of statement.

It should contain:

- a* Date.
- b* Name of person that owes.
- c* Address of person that owes.
- d* Name of person owed.
- e* Address of person owed.
- f* Date of each bill rendered.
- g* Amount of each bill rendered.
- h* Total amount owed.
- i* Dates of payments made.
- j* Amount of each payment.
- k* Total amount paid to date.
- l* Balance due at date.

EXAMPLE.

STATEMENT.

Brooklyn, N. Y., August 31st, 1908.

Abraham Warren, Dr.

Little Falls, N. Y.

To F. Loeser & Co.
Fulton Street,
Brooklyn, N. Y.

August	3	To Bill rendered.....	5	40		
"	10	" " ".....	13	80		
"	11	" " ".....	8	75		
"	15	" " ".....	4	30		
"	18	" " ".....		75		
"	20	" " ".....	19	50		
"	25	" " ".....	5	00	\$57	50
Cr.						
August	4	By cash.....	5	40		
"	12	" " ".....	10	00		
"	15	" " ".....	5	00		
"	"	" goods returned.....	3	75	\$24	15
"	31	Balance due.....			\$33	35

RECEIPTS

A RECEIPT is a written acknowledgment of the receipt of money or its equivalent in payment of a debt.

A RECEIPT should contain:

- a* The date on which the money is paid.
- b* The name of person from whom the money is received.
- c* The amount of money received.
- d* For what the money is received.
- e* The name of person receiving the money.

A RECEIPT MAY BE:

- a* In full payment.
- b* On account.
- c* To apply to the payment of a specific thing or debt.

A receipt is strong evidence that a debt has been paid. It can be questioned.

A check paid to a person endorsed by him and returned to the drawer from his bank is the strongest form of a receipt that can be had. It is good for whatever is written on its face, if it is endorsed by the person to whom money is owed. If the words "In full for all claim or demands to date" are written under the amount in words and the check is accepted by the person you owe, he accepts it as paying him in full.

Receipt in Full.

\$25#

New York City, June 26, 1908.

Received from Henry Allen Twenty-five#.....Dollars
in full for all claims or demands to date.

Henry Warren.

Receipt for Money to Apply to Specified Purpose.

\$25#

New York City, June 26, 1908.

Received from Henry Allen Twenty-five#.....Dollars
being rent of house for the month of July, 1908.

Henry Warren.

Receipt on Account.

\$25#

New York City, June 26, 1908.

Received from Henry Allen Twenty-five#.....Dollars
on account of money owed for services rendered and goods furnished.

Henry Warren.

ACCOUNTS

AN ACCOUNT is a written statement of moneys received and money paid.

THERE ARE TWO SIDES to every account.

a The debit side=Dr.

b The credit side=Cr.

THE ACCOUNT IS DEBITED with what is received.

IT IS CREDITED with what is paid out.

TO BALANCE an account, both debit and credit sides must be equal in amount. An account should be balanced at least every month. Cash accounts should be balanced weekly.

IF THE AMOUNT ON THE DEBIT SIDE IS LARGER than that on the credit side of an account, that account owes you.

IF THE AMOUNT ON THE CREDIT SIDE IS LARGER than that on the debit side, you owe that account.

YOU MAY HAVE AN ACCOUNT WITH

a Cash.

b Yourself (personal.)

c Other individuals.

Generally cash and personal accounts are treated as one.

An account should show exactly where you stand with the person or thing in whose name the account is kept.

Dr.			Cash			Cr.					
1908						1908					
July	11	Wages	\$	8	00	July	13	Excursion	\$	1	00
"	18	"		8	00	"	14	Hat		2	00
"	25	"		8	00	"	14	Gave Mother		5	00
						"	21	Put in bank		5	00
						"	21	Shoes		3	50
			</								

In this account cash was in your debt \$7.50. That is you had received \$7.50 more than you had spent. You carry the balance over to the credit side on July 30 to make the account equal at the end of the month, but you bring the balance entry back on the first of the month.

It would mean the same if instead of "balance," the words "cash on hand" were used.

INTEREST TABLES

Interest tables are used by banks and other business houses to compute interest.

These tables are prepared with great care and are correct. Much time is saved by their use.

The following tables have been arranged to show their use. In making a computation of interest wherever it was .0049 plus it was considered as an additional cent.

TO USE THE TABLES.

Find the desired amount at the top of the tables, and the time at the left hand side. The number in line with these two would be the interest for the time required.

EXAMPLES.

1. To find the interest for \$15 for 1 year, 2 months, 15 days at 5 per cent.

Interest for 1 year.....	\$.75
Interest for 2 months.....	.13
Interest for 15 days.....	.03

Interest for the time required.....	<u>\$.91</u>
-------------------------------------	---------------

2. To find the interest for \$135 for 5 months at 5 per cent.

Interest for \$100—Interest for \$10 for 5 months, $.21 \times 10 =$	\$2.10
Interest for \$20, 5 months.....	.42
Interest for \$15, 5 months.....	<u>.31</u>

\$2.83

INTEREST TABLE—FIVE PER CENT.

	\$1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.	17.	18.	19.	20.
1 day	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.01	.01	.01
3 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.01	.01	.01	.01	.01	.01	.01	.01	.01
4 "	.....	.....	.....	.....	.....	.....	.....	.....	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01
5 "	.....	.....	.....	.....	.....	.....	.....	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01
6 "	.....	.....	.....	.....	.....	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.02	.02	.02
7 "	.....	.....	.....	.....	.....	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02
8 "	.....	.....	.....	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.02	.02
9 "	.....	.....	.01	.01	.01	.01	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.02	.02	.02	.03
10 "	.....	.....	.01	.01	.01	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.02	.02	.03	.03	.03
11 "	.....	.....	.01	.01	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.02	.02	.03	.03	.03	.03
12 "	.....	.....	.01	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.02	.02	.03	.03	.03	.03	.03
13 "	.....	.....	.01	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.03	.03	.03	.03	.03	.03	.04
14 "	.....	.....	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.03	.03	.03	.03	.03	.04	.04	.04
15 "	.....	.....	.01	.01	.01	.01	.01	.02	.02	.02	.02	.03	.03	.03	.03	.03	.04	.04	.04	.04
16 "	.....	.....	.01	.01	.01	.01	.02	.02	.02	.02	.02	.03	.03	.03	.03	.04	.04	.04	.04	.04
17 "	.....	.....	.01	.01	.01	.01	.02	.02	.02	.02	.03	.03	.03	.03	.04	.04	.04	.04	.04	.05
18 "	.....	.01	.01	.01	.01	.02	.02	.02	.02	.03	.03	.03	.03	.04	.04	.04	.04	.05	.05	.05
19 "	.....	.01	.01	.01	.01	.02	.02	.02	.02	.03	.03	.03	.03	.04	.04	.04	.04	.05	.05	.05
20 "	.....	.01	.01	.01	.01	.02	.02	.02	.03	.03	.03	.03	.04	.04	.04	.04	.05	.05	.05	.06
21 "	.....	.01	.01	.01	.01	.02	.02	.02	.03	.03	.03	.04	.04	.04	.04	.05	.05	.05	.06	.06
22 "	.....	.01	.01	.01	.02	.02	.02	.02	.03	.03	.03	.04	.04	.04	.05	.05	.05	.06	.06	.06
23 "	.....	.01	.01	.01	.02	.02	.02	.03	.03	.03	.04	.04	.04	.04	.05	.05	.05	.06	.06	.06
24 "	.....	.01	.01	.01	.02	.02	.02	.03	.03	.03	.04	.04	.04	.05	.05	.05	.06	.06	.06	.07
25 "	.....	.01	.01	.01	.02	.02	.02	.03	.03	.03	.04	.04	.05	.05	.05	.06	.06	.06	.07	.07
26 "	.....	.01	.01	.01	.02	.02	.03	.03	.03	.04	.04	.04	.05	.05	.05	.06	.06	.07	.07	.07
27 "	.....	.01	.01	.02	.02	.02	.03	.03	.03	.04	.04	.05	.05	.05	.06	.06	.06	.07	.07	.08
28 "	.....	.01	.01	.02	.02	.02	.03	.03	.04	.04	.04	.05	.05	.05	.06	.06	.07	.07	.07	.08
29 "	.....	.01	.01	.02	.02	.02	.03	.03	.04	.04	.04	.05	.05	.06	.06	.06	.07	.07	.08	.08
1 month	.....	.01	.01	.02	.02	.03	.03	.03	.04	.04	.05	.05	.05	.06	.06	.07	.07	.08	.08	.08
2 "	.01	.02	.03	.03	.04	.05	.06	.07	.08	.08	.09	.10	.11	.12	.13	.13	.14	.15	.16	.17
3 "	.01	.03	.04	.05	.06	.08	.09	.10	.11	.13	.14	.15	.16	.18	.19	.20	.21	.23	.24	.25
4 "	.02	.03	.05	.07	.08	.10	.12	.13	.15	.17	.18	.20	.23	.23	.25	.27	.28	.30	.32	.33
5 "	.02	.04	.06	.08	.10	.13	.15	.17	.19	.21	.23	.25	.27	.29	.31	.33	.35	.38	.40	.42
6 "	.03	.05	.08	.10	.13	.15	.18	.20	.23	.25	.28	.30	.33	.35	.38	.40	.43	.45	.48	.50
7 "	.03	.06	.09	.12	.15	.18	.20	.23	.26	.29	.32	.35	.38	.41	.44	.47	.50	.53	.55	.58
8 "	.03	.07	.10	.13	.17	.20	.23	.27	.30	.33	.37	.40	.43	.47	.50	.53	.57	.60	.63	.67
9 "	.04	.08	.11	.15	.19	.23	.26	.30	.34	.38	.41	.45	.49	.53	.56	.60	.64	.68	.71	.75
10 "	.04	.08	.13	.17	.21	.25	.29	.33	.38	.42	.46	.50	.54	.58	.63	.67	.71	.75	.79	.83
11 "	.05	.09	.14	.18	.23	.28	.32	.37	.41	.46	.50	.55	.60	.64	.69	.73	.78	.83	.87	.92
1 year	.05	.10	.15	.20	.25	.30	.35	.40	.45	.50	.55	.60	.65	.70	.75	.80	.85	.90	.95	1.00



3 0112 105669375

INTEREST TABLE—SIX PER CENT.

	\$1.	2.	3.	4.	5.	6.	7.	8.	9.	10	11.	12.	13.	14.	15.	16.	17.	18.	19.	20.
1 day	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.01	.01	.01	.01	.01	.01
3 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01
4 "	.....	.....	.....	.....	.....	.....	.....	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01
5 "	.....	.....	.....	.....	.....	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.02	.02	.02
6 "	.....	.....	.....	.....	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.02
7 "	.....	.....	.....	.....	.01	.01	.01	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.02	.02	.02
8 "	.....	.....	.....	.01	.01	.01	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.02	.02	.03	.03
9 "	.....	.....	.....	.01	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.02	.02	.03	.03	.03	.03
10 "	.....	.....	.01	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.02	.03	.03	.03	.03	.03	.03
11 "	.....	.....	.01	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.03	.03	.03	.03	.03	.03	.04
12 "	.....	.....	.01	.01	.01	.01	.01	.02	.02	.02	.02	.02	.03	.03	.03	.03	.03	.04	.04	.04
13 "	.....	.....	.01	.01	.01	.01	.02	.02	.02	.02	.02	.03	.03	.03	.03	.04	.04	.04	.04	.05
14 "	.....	.01	.01	.01	.01	.02	.02	.02	.02	.03	.03	.03	.03	.04	.04	.04	.04	.05	.05	.05
15 "	.....	.01	.01	.01	.01	.02	.02	.02	.02	.03	.03	.03	.03	.04	.04	.04	.05	.05	.05	.06
16 "	.....	.01	.01	.01	.01	.02	.02	.02	.02	.03	.03	.03	.03	.04	.04	.04	.05	.05	.05	.06
17 "	.....	.01	.01	.01	.02	.02	.02	.02	.03	.03	.03	.03	.04	.04	.04	.05	.05	.05	.06	.06
18 "	.....	.01	.01	.01	.02	.02	.02	.02	.03	.03	.03	.04	.04	.04	.05	.05	.05	.06	.06	.06
19 "	.....	.01	.01	.01	.02	.02	.02	.03	.03	.03	.03	.04	.04	.04	.05	.05	.06	.06	.06	.07
20 "	.....	.01	.01	.01	.02	.02	.02	.03	.03	.03	.04	.04	.04	.05	.05	.05	.06	.06	.06	.07
21 "	.....	.01	.01	.01	.02	.02	.02	.03	.03	.04	.04	.04	.05	.05	.05	.06	.06	.06	.07	.07
22 "	.....	.01	.01	.01	.02	.02	.03	.03	.03	.04	.04	.04	.05	.05	.06	.06	.06	.07	.07	.07
23 "	.....	.01	.01	.02	.02	.02	.03	.03	.03	.04	.04	.05	.05	.05	.06	.06	.07	.07	.07	.08
24 "	.....	.01	.01	.02	.02	.02	.03	.03	.04	.04	.04	.05	.05	.06	.06	.06	.07	.07	.08	.08
25 "	.....	.01	.01	.02	.02	.03	.03	.03	.04	.04	.05	.05	.05	.06	.06	.07	.07	.08	.08	.08
26 "	.....	.01	.01	.02	.02	.03	.03	.03	.04	.04	.05	.05	.06	.06	.07	.07	.07	.08	.08	.09
27 "	.....	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.05	.06	.06	.07	.07	.08	.08	.09	.09
28 "	.....	.01	.01	.02	.02	.03	.03	.04	.04	.05	.06	.06	.06	.07	.07	.07	.08	.08	.09	.09
29 "	.....	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.06	.06	.07	.07	.08	.09	.09	.09	.10
1 month	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.06	.06	.07	.07	.08	.08	.09	.09	.10	.10
2 "	.02	.02	.03	.04	.05	.06	.07	.08	.09	.10	.11	.12	.13	.14	.15	.16	.17	.18	.19	.20
3 "	.02	.03	.05	.06	.08	.09	.11	.12	.14	.15	.17	.18	.20	.21	.23	.24	.26	.27	.29	.30
4 "	.02	.04	.06	.08	.10	.12	.14	.16	.18	.20	.22	.24	.26	.28	.30	.32	.34	.36	.38	.40
5 "	.03	.05	.08	.10	.13	.15	.18	.20	.23	.25	.28	.30	.33	.35	.38	.40	.43	.45	.48	.50
6 "	.03	.06	.09	.12	.15	.18	.21	.24	.27	.30	.33	.36	.39	.42	.45	.48	.51	.54	.57	.60
7 "	.04	.07	.11	.14	.18	.21	.25	.28	.32	.35	.39	.42	.46	.49	.53	.56	.60	.63	.67	.70
8 "	.04	.08	.15	.16	.20	.24	.28	.32	.36	.40	.44	.48	.52	.56	.60	.64	.68	.72	.76	.80
9 "	.05	.09	.14	.18	.23	.27	.33	.36	.41	.45	.50	.54	.59	.63	.68	.72	.77	.81	.86	.90
10 "	.05	.10	.12	.20	.25	.30	.35	.40	.45	.50	.55	.60	.65	.70	.75	.80	.85	.90	.95	1.00
11 "	.06	.11	.17	.22	.28	.33	.39	.44	.50	.55	.61	.66	.72	.77	.83	.88	.94	.99	1.05	1.10
1 year	.06	.12	.18	.24	.30	.36	.42	.48	.54	.60	.66	.72	.78	.84	.90	.96	1.02	1.08	1.14	1.20